



Mayor and Council  
Town of Canmore  
Canmore, AB

December 13, 2011

Dear Mayor and Council;

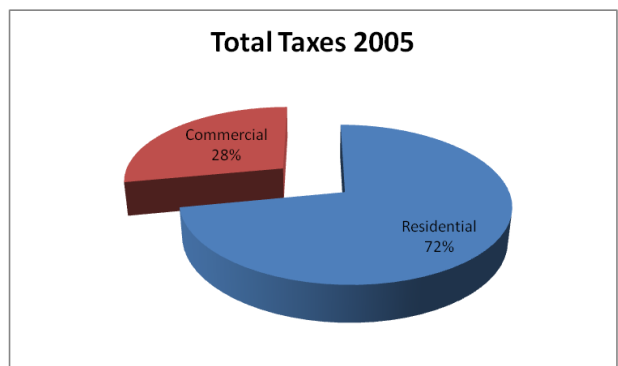
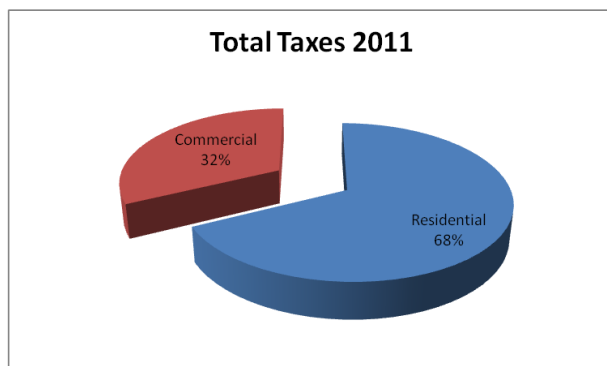
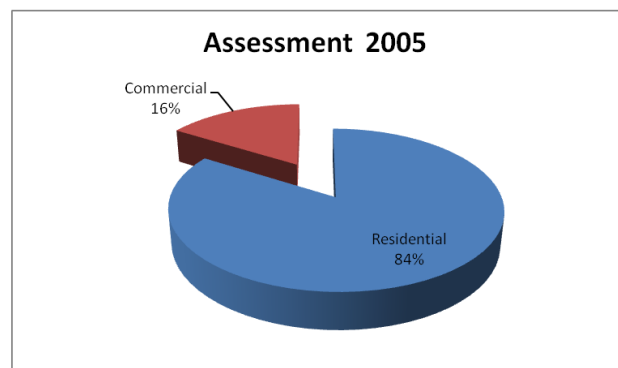
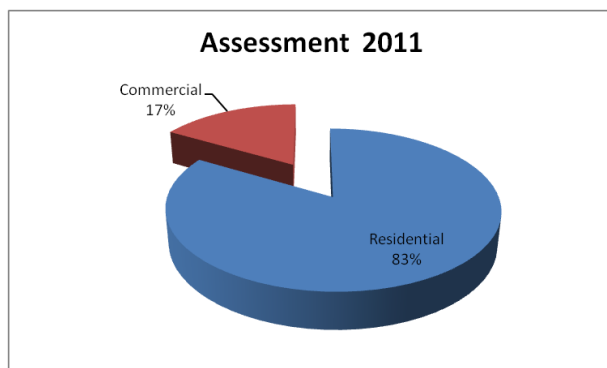
Re: Residential / Commercial Mill Rate

The business community is concerned that the Non-Residential Mill Rate has been growing disproportionately and has in effect been subsidizing the Residential Mill Rate.

The information for this analysis was obtained from the Town of Canmore Finance Department, and has been summarized in the attachments.

The assessment base has stayed relatively constant from 2005 to 2011. In 2005 the ratio of Residential to Non-Residential tax assessment was 84:16 and in 2011 it is now 83:17. However, the amount of taxes derived from the Non-Residential or Commercial sector has increased substantially. In 2005 the ratio of Residential to Non-Residential taxes paid was 72:28 and in 2011 is 68:32.<sup>1</sup>

This shows a significant trend whereby the Town is collecting more tax dollars from the Commercial tax base to subsidize the tax dollars collected from the Residential tax base.



Thus, during the time period 2005 to 2011 the proportion of total taxes paid by Non-Residential tax payers has increased from 28% to 32%. During this same time period we have added 1,231 new residences and 3,067 new residents (permanent and non-permanent).<sup>2</sup>

From 2005 to 2011, the ratio of Non-Residential property tax rate to Residential tax rate has increased from 2.1 in 2005 to 2.5 in 2011.<sup>3</sup> The Non-Residential property tax rate is now 2.5 times higher than the Residential property tax rate.

This increase in the taxes taken from the business community has been gradual. However the cumulative impact has been significant, and we believe that it is having a negative impact on the ability of businesses to survive and grow in Canmore.

The Canadian Federation of Independent Business (CFIB) does an annual survey called "Communities in Boom: Canada's Top Entrepreneurial Cities". The latest edition, dated Oct 2011 is attached for your reference. The first sentence of the report is important to stress: "Entrepreneurs create more than businesses, they create communities." We want to protect Canmore businesses so that they can continue to flourish and enhance our community.

We recognize that the cities surveyed are all over 25,000 population and are resource-based economies, however the conclusions are pertinent. Specifically, one of the 12 core indicators of an entrepreneurial city is "Local government tax balance: ratio of commercial property tax rate to the residential tax rate". Of the top 5 mid-sized cities, the ratio of commercial to residential property tax rates ranged from 1.667 to 2.399, with an average of 2.008.<sup>4</sup> As noted above, Canmore's ratio has risen from 2.1 in 2005 to 2.5 in 2011.

Given the tough economic times that our local businesses are facing, we request:

- That Council not continue to increase the Non-Residential tax rate at a faster pace than the Residential tax rate; and
- That Council consider setting a limit of the ratio of Non-Residential tax rate to Residential tax rate,

so that the trend of increased taxation of Canmore's commercial sector can be halted.

Thank you for your consideration in this matter.

Regards,

Ron Remple  
Executive Director  
BOWDA

Andrew Nickerson  
President  
Tourism Canmore/CEDA

Sean Meggs  
Chair  
Canmore Downtown  
Business Association

Footnotes:

1. Town of Canmore Municipal Taxes 2005-2011 spreadsheet, page 2.
2. 2005 Town of Canmore Census: 7,072 total dwelling units; 15,232 total population; 2011 Town of Canmore Census: 8,303 total dwelling units; 18,299 total population.
3. Town of Canmore Municipal Taxes 2005-2011 spreadsheet, page 2.
4. Canadian Federation of Independent Business, "Communities in Boom: Canada's Top Entrepreneurial Cities, Oct 2011, page 3, with data from pages 5 and 6.

Town of Canmore Municipal Taxes	2011		2010		2009		2008		2007		2006		2005	
	Assessment	%	Assessment	%	Assessment	%	Assessment	%	Assessment	%	Assessment	%	Assessment	%
Residential	4,321,817,250	83%	4,232,909,070	83%	4,792,026,410	82%	4,790,334,250	84%	3,576,514,970	85%	2,931,536,350	85%	2,475,099,250	84%
Commercial	856,028,380	17%	897,861,750	17%	1,060,105,570	18%	931,854,910	16%	627,967,780	15%	529,941,160	15%	474,989,800	16%
<b>Total Assessment</b>	<b>5,177,845,630</b>	<b>100%</b>	<b>5,130,770,820</b>	<b>100%</b>	<b>5,852,131,980</b>	<b>100%</b>	<b>5,722,189,160</b>	<b>100%</b>	<b>4,204,482,750</b>	<b>100%</b>	<b>3,461,477,510</b>	<b>100%</b>	<b>2,950,089,050</b>	<b>100%</b>
	Municipal Tax	%	Municipal Tax	%	Municipal Tax	%	Municipal Tax	%	Municipal Tax	%	Municipal Tax	%	Municipal Tax	%
Residential	8,423,560	57%	8,053,290	57%	7,755,766	57%	8,170,921	62%	8,413,272	70%	8,329,133	73%	7,887,454	73%
Commercial	6,382,173	43%	6,012,848	43%	5,805,215	43%	4,953,957	38%	3,645,113	30%	3,072,407	27%	2,896,140	27%
<b>Total Municipal Tax</b>	<b>14,805,733</b>	<b>100%</b>	<b>14,066,138</b>	<b>100%</b>	<b>13,560,981</b>	<b>100%</b>	<b>13,124,878</b>	<b>100%</b>	<b>12,058,385</b>	<b>100%</b>	<b>11,401,540</b>	<b>100%</b>	<b>10,783,594</b>	<b>100%</b>
yearly increase \$	739,595		505,157		436,103		1,066,493		656,845		617,946			
	Mill Rate		Mill Rate		Mill Rate		Mill Rate		Mill Rate		Mill Rate		Mill Rate	
Residential (ave)	1.94908		1.90254		1.61847		1.70571		2.35237		2.84122		3.18672	
Commercial (ave)	7.45556		6.69685		5.47607		5.31623		5.80462		5.79764		6.09727	
<b>Municipal Ratio</b>	<b>3.8</b>		<b>3.5</b>		<b>3.4</b>		<b>3.1</b>		<b>2.5</b>		<b>2.0</b>		<b>1.9</b>	

Education Tax	2011		2010		2009		2008		2007		2006		2005	
	Assessment	%	Assessment	%	Assessment	%	Assessment	%	Assessment	%	Assessment	%	Assessment	%
Residential	4,569,538,910	84%	4,497,070,650	84%	5,044,192,730	83%	5,034,354,620	85%	3,792,112,250	86%	3,090,179,006	86%	2,606,645,040	85%
Commercial	846,278,730	16%	888,368,100	16%	1,050,262,890	17%	921,752,270	15%	618,889,000	14%	521,820,959	14%	467,410,520	15%
<b>Total Assessment</b>	<b>5,415,817,640</b>	<b>100%</b>	<b>5,385,438,750</b>	<b>100%</b>	<b>6,094,455,620</b>	<b>100%</b>	<b>5,956,106,890</b>	<b>100%</b>	<b>4,411,001,250</b>	<b>100%</b>	<b>3,611,999,965</b>	<b>100%</b>	<b>3,074,055,560</b>	<b>100%</b>
	Education Tax	%	Education Tax	%	Education Tax	%	Education Tax	%	Education Tax	%	Education Tax	%	Education Tax	%
Residential	12,222,831	78%	12,422,912	78%	11,420,103	78%	10,174,805	77%	9,105,822	75%	8,111,023	74%	7,248,948	71%
Commercial	3,469,252	22%	3,454,726	22%	3,185,547	22%	3,039,089	23%	3,020,460	25%	2,906,855	26%	2,998,294	29%
<b>Total Education Tax</b>	<b>15,692,083</b>	<b>100%</b>	<b>15,877,638</b>	<b>100%</b>	<b>14,605,650</b>	<b>100%</b>	<b>13,213,894</b>	<b>100%</b>	<b>12,126,282</b>	<b>100%</b>	<b>11,017,878</b>	<b>100%</b>	<b>10,247,242</b>	<b>100%</b>
	Mill Rate		Mill Rate		Mill Rate		Mill Rate		Mill Rate		Mill Rate		Mill Rate	
Residential (ave)	2.67485		2.76245		2.26401		2.02107		2.40125		2.62477		2.78095	
Commercial (ave)	4.09942		3.88885		3.03309		3.29708		4.88046		5.57060		6.41469	
<b>Education Ratio</b>	<b>1.5</b>		<b>1.4</b>		<b>1.3</b>		<b>1.6</b>		<b>2.0</b>		<b>2.1</b>		<b>2.3</b>	

Total Tax	2011		2010		2009		2008		2007		2006		2005	
	Total Tax	%	Total Tax	%	Total Tax	%	Total Tax	%	Total Tax	%	Total Tax	%	Total Tax	%
Residential	20,646,391	68%	20,476,202	68%	19,175,869	68%	18,345,726	70%	17,519,094	72%	16,440,156	73%	15,136,402	72%
Commercial	9,851,425	32%	9,467,574	32%	8,990,762	32%	7,993,046	30%	6,665,573	28%	5,979,262	27%	5,894,434	28%
Total Tax 2010	30,497,816	100%	29,943,776	100%	28,166,631	100%	26,338,772	100%	24,184,667	100%	22,419,418	100%	21,030,836	100%

Total Mill Rate Ratio	2011		2010		2009		2008		2007		2006		2005	
	Total Mill Rate		Total Mill Rate		Total Mill Rate		Total Mill Rate		Total Mill Rate		Total Mill Rate		Total Mill Rate	
Residential	4.6239		4.6650		3.8825		3.7268		4.7536		5.4660		5.9677	
Commercial	11.5550		10.5857		8.5092		8.6133		10.6851		11.3682		12.5120	
<b>Total Tax Ratio</b>	<b>2.5</b>		<b>2.3</b>		<b>2.2</b>		<b>2.3</b>		<b>2.2</b>		<b>2.1</b>		<b>2.1</b>	

Residential excludes "Tourist Home" and "Vacant Serviced" classifications  
PAH and Senior Foundation mill rates are excluded from calculations

**2006**

- (1) Median Residential property total taxes would have increased 3.0% or \$80  
Median Non-Residential property total taxes would have decreased <0.7%> or <\$49>
- (2) Recommended to increase the total municipal residential requisition by \$144,610 to account for unbudgeted real growth of \$50M and to **redistribute \$100,000 from Residential to Non-Residential**
- (3) Median Residential property total taxes increased 3.3% or \$87  
Median Non-Residential property total taxes increased 0.9% or \$68

**2007**

- (1) Median Residential property total taxes would have increased 5.8% or \$159  
Median Non-Residential property total taxes would have increased 0.8% or \$56
- (2) **Recommended to redistribute \$150,000 from Residential to Non-Residential**
- (3) Median Residential property total taxes increased 4.2% or \$114  
Median Non-Residential property total taxes increased 3.0% or \$219

**2008**

- (1) Median Residential property total taxes would have increased 8.0% or \$228  
Median Non-Residential property total taxes would have decreased <12.0%> or <\$900>
- (2) **Recommended to redistribute \$1,000,000 from Residential to Non-Residential**
- (3) Median Residential property total taxes increased 1.4% or \$39  
Median Non-Residential property total taxes increased 0.1% or \$9

**2009**

- (1) Median Residential property total taxes would have increased 2.4% or \$68  
Median Non-Residential property total taxes would have decreased <2.3%> or <\$172>
- (2) **Recommended to redistribute \$250,000 from Residential to Non-Residential**
- (3) Median Residential property total taxes increased 0.4% or \$32  
Median Non-Residential property total taxes increased 1.0% or \$29

**2010****Redistribution discussion considered impact of Municipal Taxes only.**

- (1) Median Residential property municipal taxes would have increased 4.3% or \$54  
Median Non-Residential property municipal taxes would have increased 0.1% or \$3
- (2) **Recommended to redistribute \$150,000 from Residential to Non-Residential**
- (3) Median Residential property municipal taxes increased 2.7% or \$34  
Median Non-Residential property total taxes increased 2.5% or \$124

**2011****Redistribution discussion considered impact of Municipal Taxes only.**

- (1) Average Residential property municipal taxes would have increased 6.7% or \$82  
Average Non-Residential property municipal taxes would have decreased <1.8%> or <\$62>
- (2) **Recommended to redistribute \$325,000 from Residential to Non-Residential**
- (3) Average Residential property municipal taxes increased 3.4% or \$41  
Average Non-Residential property total taxes increased 3.3% or \$115

# Communities in Boom:

## *Canada's Top Entrepreneurial Cities*

Ted Mallett, Vice-President & Chief Economist  
Queenie Wong, Senior Research Analyst

Entrepreneurs create more than businesses, they create communities. In fact, all of Canada's urban centres can trace their existence to groups of like-minded business owners who made use of their regions' features and nearby resources to build local economies. Today is no different; independent businesses and start-ups are vital sources of energy on which communities grow and flourish. This year, in CFIB's fourth annual instalment of *Communities in Boom*, we identify the large and mid-sized cities in Canada that have the entrepreneurial edge.

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### What makes an entrepreneurial city?

There is no question that small and medium enterprises (SMEs) are Canada's engine of growth. After all, SMEs employ about 52% of all working individuals in the country. Businesses, whether they are located in urban or rural areas, play an integral part in the economic and social well-being of communities. In this study, Canadians can gain a better understanding of the triumphs and hardships of small business ventures.

There is no single best way to measure the entrepreneurship quotient of cities, so CFIB combines a range of approaches to arrive at a series of scores. It may seem obvious, but the surest signs of an entrepreneurial hot spot are the presence of a **high concentration of entrepreneurs** and a **high business start-up rate**. It is also important that business owners

have **high levels of optimism** and **success** in their operations. Good public policy is also critical, so we look at the **presence of supportive local government tax and regulatory policies**.

CFIB assembled 12 indicators. Drawing from published and custom tabulated Statistics Canada sources, the index also contains direct perspectives from CFIB's membership, which numbers more than 108,000 business owners across Canada. The city definitions are based on Statistics Canada's Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs), which cover local economic regions better than simply using municipal boundaries. There are 100 CMAs and CAs with populations above 25,000 in Canada. In some cases, CFIB disaggregates CMAs in Toronto, Montreal and Vancouver into core and suburban areas, while Ottawa-Gatineau is split into its Ontario and Quebec components.

## Entrepreneurship index components:

The 12 core indicators differ substantially from one another in the way they are measured. Therefore, CFIB transforms each one into a standardized index between 0 and 100. The CMA/CA with the lowest score is given the 0 score, while the one with the highest score is given 100. Every other city is given a proportionate score within that range. To arrive at a final score, the 12 index components are placed into three major group categories: *presence*, to indicate levels of entrepreneurial activity; *perspective*, to indicate their levels of optimism and business expectations; and *policy*, to indicate the influence of local governments on business decision making. The scores of the three major components are then combined to arrive at an overall score and ranking. Slightly more weight is applied on presence and policy indicators.

### Presence:

**1. Net business start-ups:** The change in the number of incorporated establishments as a percentage of population, between June 2010 and June 2011. *Source: Canadian Business Patterns.*

**2. Businesses per capita:** The number of incorporated establishments in June 2011 as a percentage of total population. *Source: Canadian Business Patterns and Census 2006.*

**3. Self-employment intensity:** The number of self-employed persons in incorporated businesses from July 2010 to June 2011 as a percentage of total employment. *Source: The Labour Force Survey.*

**4. Industry employment diversity:** The deviation of goods sector and service sector employment from the CMA/CA average (20.8 per cent and 79.2 per cent respectively). *Source: Census 2006.*

### Perspective:

**5. Future business performance:** Percentage of respondents who reported that they expect their business to perform 'Much better' or

'Somewhat better' in the next 12 months. *Source: CFIB Your Business Outlook Survey, aggregate results, September 2010 to August 2011.*

**6. Future full-time hiring expectations:** Percentage of respondents who expect to add to full-time employment levels within the next 3-4 months *Source: CFIB Your Business Outlook Survey, aggregate results, September 2010 to August 2011.*

**7. Overall State of Business:** Percentage of respondents who reported that the general situation of their company is 'Good'. *Source: CFIB Your Business Outlook Survey, aggregate results, September 2010 to August 2011.*

### Policy:

**8. Cost of local government:** Percentage of respondents who indicate 'cost of local government' as a major concern for their business. *Source: CFIB, Our Members' Opinions Survey, July 2010 to June 2011.*

**9. Local government sensitivity to local businesses:** Percentage of respondents who give a 'Good' rating to their local government on 'Awareness of small business'. *Source: CFIB, Our Members' Opinions Survey, July 2010 to June 2011.*

**10. Local government regulation:** Percentage of respondents who indicate 'government regulation and paperburden' as a major concern for their business. *Source: CFIB, Our Members' Opinions Survey, July 2010 to June 2011.*

**11. Local government tax balance:** Ratio of commercial property tax rate to the residential tax rate. The total property tax rate used includes municipal, education, and other applicable tax rates. *Source: various municipal and provincial governments.*

**12. Bizpal:** Whether local government has subscribed to the 'bizpal' program, which aggregates all regulatory requirements of federal, provincial and municipal governments to a single point of contact.

## Results:

Because of large numbers of business owners in the large cities and the higher sample sizes from CFIB surveys there, we are able to highlight the top-ranked urban areas in each of the three modes of comparison: *presence*, *perspective* and *policy*. For the mid-sized centres, we highlight the combined scores.

### Big city entrepreneurial presence

Western cities clearly do well here, as do suburban areas that ring a large urban core. These diverse economies have lots of business start-ups and show above average growth in the number of business establishments.

	Score: (/100)
1. Calgary	76
2. Kelowna	74
3. Edmonton	65
4. Metro Vancouver	64
5. City of Vancouver	59

### Big city entrepreneurial perspective

When it comes to the places where business owners are most upbeat, the list is distributed a little wider across the country. Those in Saskatchewan and Alberta are not much of a surprise, but the top five also include representation from Quebec and Newfoundland and Labrador.

	Score: (/100)
1. Regina	77
2. Edmonton	69
3. St. John's	68
4. Saskatoon	68
5. Saguenay	67

### Big city entrepreneurial policy

Centres where local governments are trying hardest to support entrepreneurship and where business owners themselves rate their governments most highly include some centres from the above groups, but some others enter the top rankings for the first time.

	Score: (/100)
1. Saskatoon	73
2. Regina	70
3. Oshawa	66
4. Trois-Rivières	64
5. Moncton	64

### Mid-sized city entrepreneurial presence, perspective & policy

Cities in the next tier that do well overall with respect to entrepreneurship are invariably associated with Canada's resource sectors—oils and gas in the case of the western cities and mining in Quebec.

	Score: (/100)
1. Grande Prairie	74
2. Lloydminster	70
3. Wood Buffalo	64
4. Red Deer	62
5. Lethbridge	60

### Overall results

Combining all sizes of cities and methods of measuring their entrepreneurial attributes yields a list very similar to CFIB findings from previous years. Grande Prairie takes top marks. The other cities generally do well in at least two out of the three categories of comparison, but with a few exceptions, they tend to be centred in resource regions, located in the prairie provinces or in Quebec.

	Score: (/100)
1. Grande Prairie	74
2. Lloydminster	70
3. Saskatoon	67
4. Regina	65
5. Edmonton	64
6. Wood Buffalo	64
7. Red Deer	62
8. Lethbridge	60
9. Moose Jaw	60
10. Rouyn-Noranda	60

By comparison, few cities from Ontario or the Atlantic region do well in these scores. For more detailed information on the scores for all 100 of Canada's largest urban areas, see Tables 1 and 2.

**Table 1:**  
**City Entrepreneurial Index: All Rankings, 2011**

	Overall Score	Relative Strengths				Overall Score	Relative Strengths				
		Presence	Perspective	Policy			Presence	Perspective	Policy		
		(0-100)					(0-100)				
1	Grande Prairie (Alta.)	74	83	86	63	53	Parksville (B.C.)	50	66	16	53
2	Lloydminster (Alta./Sask.)	70	68	71	71	54	Québec (Que.)	50	45	62	47
3	Saskatoon (Sask.)	67	57	68	73	55	Barrie (Ont.)	49	46	52	51
4	Regina (Sask.)	65	50	77	70	56	Sault Ste. Marie (Ont.)	49	38	31	65
5	Edmonton (Alta.)	64	65	69	61	57	Bathurst (N.B.)	49	45	21	64
6	Wood Buffalo (Alta.)	64	47	94	62	58	Kitchener (Ont.)	49	40	54	53
7	Red Deer (Alta.)	62	57	57	67	59	Val-d'Or (Que.)	49	39	25	66
8	Lethbridge (Alta.)	60	70	49	59	60	Shawinigan (Que.)	49	33	41	62
9	Moose Jaw (Sask.)	60	49	53	71	61	Windsor (Ont.)	49	38	45	57
10	Rouyn-Noranda (Que.)	60	40	94	59	62	Metro Vancouver (Excl. c)	49	64	47	39
11	Rimouski (Que.)	60	41	86	61	63	Hamilton (Ont.)	48	44	42	54
12	Prince Albert (Sask.)	59	48	53	69	64	Belleville (Ont.)	48	33	43	61
13	Kelowna (B.C.)	59	74	52	52	65	Sorel-Tracy (Que.)	48	40	36	59
14	Trois-Rivières (Que.)	57	44	62	64	66	St. Catharines - Niagara	48	45	30	57
15	Salaberry-de-Valleyfield	57	44	75	57	67	London (Ont.)	48	44	40	54
16	Moncton (N.B.)	56	41	63	64	68	Owen Sound (Ont.)	48	49	44	48
17	Sept-Îles (Que.)	56	43	93	50	69	Duncan (B.C.)	47	59	36	44
18	St. John's (N.L.)	56	41	68	61	70	Kentville (N.S.)	47	40	26	61
19	Saint-Hyacinthe (Que.)	56	53	68	53	71	Victoria (B.C.)	47	54	43	44
20	Charlottetown (P.E.I.)	56	47	46	66	72	Cape Breton (N.S.)	47	35	42	57
21	Calgary (Alta.)	56	76	62	40	73	Brockville (Ont.)	47	50	14	59
22	New Glasgow (N.S.)	56	41	56	66	74	Granby (Que.)	47	39	44	54
23	Saint-Georges (Que.)	55	52	26	70	75	Stratford (Ont.)	47	45	36	52
24	Sudbury (Ont.)	55	44	66	59	76	Alma (Que.)	47	49	0	65
25	Toronto GTA (Excl. City)	55	58	42	59	77	Halifax (N.S.)	46	40	48	50
26	Prince George (B.C.)	55	45	57	61	78	Ottawa	46	39	38	55
27	Port Alberni (B.C.)	55	48	51	61	79	Montréal (City)	46	52	56	38
28	Joliette (Que.)	55	59	32	62	80	Midland (Ont.)	46	34	29	61
29	Drummondville (Que.)	54	43	50	64	81	Chatham-Kent (Ont.)	46	30	38	60
30	Sherbrooke (Que.)	54	47	59	56	82	Kawartha Lakes (Ont.)	45	26	33	64
31	Penticton (B.C.)	54	64	32	56	83	Truro (N.S.)	45	38	30	56
32	Timmins (Ont.)	54	45	63	56	84	Chilliwack (B.C.)	45	48	19	53
33	Winnipeg (Man.)	54	44	54	59	85	Courtenay (B.C.)	45	58	27	43
34	Fort St. John (B.C.)	53	70	22	56	86	North Bay (Ont.)	44	34	36	55
35	Kamloops (B.C.)	53	61	42	53	87	Kingston (Ont.)	44	35	34	55
36	Victoriaville (Que.)	53	49	29	67	88	Peterborough (Ont.)	44	45	36	47
37	Brandon (Man.)	53	49	45	60	89	Thetford Mines (Que.)	44	47	0	61
38	Saint-Jean-sur-Richelieu	53	45	43	63	90	Leamington (Ont.)	44	27	32	60
39	Medicine Hat (Alta.)	53	51	44	57	91	Toronto (City)	44	56	43	36
40	Vernon (B.C.)	53	59	40	53	92	Brantford (Ont.)	44	34	32	55
41	Montréal UC (excl. City)	52	56	49	52	93	Vancouver (City)	43	59	35	37
42	Abbotsford (B.C.)	52	56	43	53	94	Woodstock (Ont.)	43	40	47	44
43	Orillia (Ont.)	52	52	30	62	95	Corner Brook (N.L.)	42	37	14	58
44	Baie-Comeau (Que.)	51	28	80	55	96	Gatineau	41	38	34	46
45	Thunder Bay (Ont.)	51	39	56	57	97	Centre Wellington (Ont.)	40	30	24	54
46	Saguenay (Que.)	51	40	67	51	98	Cornwall (Ont.)	39	30	15	56
47	Oshawa (Ont.)	51	40	33	66	99	Norfolk (Ont.)	39	22	23	58
48	Guelph (Ont.)	51	41	54	55	100	Sarnia (Ont.)	35	31	17	46
49	Fredericton (N.B.)	51	39	39	63						
50	Saint John (N.B.)	50	49	29	61						
51	Nanaimo (B.C.)	50	45	47	55						
52	Campbell River (B.C.)	50	59	25	54						

V. Strong   Strong   Moderate   Modest   Weak

Table 3:  
Source Data

	Area(3)	Change in Establishments Per Capita	Establishments Per Capita	Self-empl. as a share of total empl.	Industry Diversity	Next 12mth Business Expectations = "Stronger"	Increase in FT Hiring Expectations	Overall State of Business = "Good"	Cost of Local Government a Concern	Government Awareness of Small Business = "Good"	Regulation & Paper Burden a Concern	Local Property Tax Gap (4)	Bizpal
		%	per 100	%	% deviation from average	% response	% response	% response	% response	% response	% response	Commercial rate / Residential rate	1 = Yes
Abbotsford (B.C.)	CMA	0.19	5.09	9.30	10.60	56	11	34	72	7	60	2.793	1
Alma (Que.)	CA	0.20	4.10	7.00	9.10	18	0	17	17	8	42	1.690	0
Baie-Comeau (Que.)	CA	-0.03	3.30	3.66	14.52	50	38	63	45	0	65	1.940	0
Barrie (Ont.)	CMA	-0.04	3.90	6.11	4.00	55	19	40	53	2	82	2.153	0
Bathurst (N.B.)	CA	-0.09	3.39	5.71	0.71	18	0	50	35	7	50	2.250	1
Belleville (Ont.)	CA	-0.10	3.15	1.65	1.79	53	19	27	26	34	22	2.729	0
Brandon (Man.)	CA	0.14	4.31	4.00	1.53	43	5	57	42	13	74	2.465	1
Brantford (Ont.) †	CMA	-0.03	3.73	3.81	10.23	36	14	33	52	6	65	2.758	1
Brockville (Ont.)	CA	0.14	3.07	6.90	3.16	18	9	27	46	22	65	2.787	1
Calgary (Alta.) †	CMA	0.20	8.66	9.57	3.01	55	27	45	75	4	71	3.811	1
Campbell River (B.C.)	CA	0.12	6.04	9.30	9.02	29	14	29	50	0	47	2.910	1
Cape Breton (N.S.)	CA	-0.04	2.31	4.60	6.27	36	9	54	61	6	62	2.483	1
Centre Wellington (Ont.)	CA	-0.40	3.58	6.90	12.50	39	13	17	58	10	75	2.023	0
Charlottetown (P.E.I.)	CA	0.03	5.10	4.96	4.99	37	20	45	7	7	47	2.356	1
Chatham-Kent (Ont.)	CA	-0.26	3.53	6.19	13.40	46	12	35	44	4	34	2.644	1
Chilliwack (B.C.)	CA	0.10	4.43	6.15	6.36	33	5	25	64	6	67	2.793	1
Corner Brook (N.L.)	CA	-0.01	3.89	2.29	4.42	29	0	29	33	2	43	2.781	1
Cornwall (Ont.)	CA	-0.26	2.81	2.77	2.58	33	0	27	79	30	14	2.666	0
Courtenay (B.C.)	CA	-0.18	5.37	9.30	0.84	40	5	32	59	3	56	3.001	0
Drummondville (Que.)	CA	0.12	4.74	6.69	14.64	41	8	63	16	16	59	1.840	0
Duncan (B.C.)	CA	0.00	5.38	9.30	4.25	44	13	33	66	11	66	2.944	0
Edmonton (Alta.)	CMA	0.16	7.00	7.29	1.92	63	30	44	41	10	59	2.439	1
Fort St. John (B.C.)	CA	0.26	9.84	9.30	13.62	42	9	18	73	5	43	2.657	1
Fredericton (N.B.)	CA	-0.05	4.62	3.82	7.10	44	9	41	29	6	63	2.250	1
Gatineau CMA (Que.) (2)		0.05	4.15	3.72	8.55	44	7	35	72	3	95	2.290	0
Granby (Que.)	CA	0.22	4.65	4.56	16.08	35	21	42	50	9	80	2.050	0
Grande Prairie (Alta.)	CA	0.65	9.17	11.80	13.96	73	41	47	63	0	84	1.667	1
Greater Sudbury (Ont.)	CMA	0.05	3.41	3.64	0.04	71	15	50	32	2	56	2.612	1
Guelph (Ont.)	CMA	0.04	4.59	4.85	9.31	48	20	46	51	4	61	2.721	1
Halifax (N.S.)	CMA	0.04	4.55	4.16	8.55	51	15	42	36	3	59	3.370	1
Hamilton (Ont.)	CMA	0.00	4.06	4.60	3.01	50	13	35	66	5	75	2.647	1
Joliette (Que.)	CA	0.23	4.76	7.00	2.46	18	13	50	5	7	63	1.870	0
Kamloops (B.C.)	CA	0.39	5.56	4.70	0.25	60	10	31	52	4	58	2.966	1
Kawartha Lakes (Ont.)	CA	-0.22	2.96	2.35	7.69	42	11	32	50	9	65	2.068	1
Kelowna (B.C.)	CMA	0.27	6.91	10.22	3.09	65	16	33	78	5	62	2.819	1
Kentville (N.S.)	CA	-0.07	4.30	4.60	6.50	47	6	22	47	6	58	2.284	1
Kingston (Ont.)	CMA	-0.04	3.25	3.86	7.67	37	9	40	61	14	74	2.727	1
Kitchener (Ont.)	CMA	0.03	4.28	4.66	9.49	54	19	43	57	6	65	2.891	1
Leamington (Ont.)	CA	-0.01	3.58	6.90	24.22	37	12	34	61	21	71	1.755	0
Lethbridge (Alta.)	CA	0.25	6.53	9.66	3.38	43	16	48	58	9	73	2.399	1
Lloydminster (Alta./Sask.)	CA	-0.17	10.22	11.80	12.63	50	39	47	32	22	70	1.781	1
London (Ont.)	CMA	-0.03	3.96	4.42	2.31	44	13	38	51	5	65	2.862	1
Medicine Hat (Alta.)	CA	0.06	6.72	6.54	10.82	47	19	35	59	3	83	2.277	1
Midland (Ont.)	CA	-0.20	3.23	6.90	11.54	25	13	39	80	11	77	1.941	1
Moncton (N.B.)	CMA	0.07	4.46	3.54	6.80	51	25	52	47	16	64	2.250	1
Montréal CSD (1)		0.08	4.82	6.48	4.25	48	22	48	47	1	72	3.370	0
Montréal Rest of CMA (1)		0.08	4.82	6.48	0.69	49	16	43	31	13	66	2.660	0
Moose Jaw (Sask.)	CA	0.23	3.92	4.12	1.79	45	10	60	7	2	31	1.970	1
Nanaimo (B.C.)	CA	-0.13	4.95	4.88	2.50	59	18	30	57	4	49	2.804	1

	Area(3)	Change in Establishments Per Capita	Establishments Per Capita	Self-empl. as a share of total empl.	Industry Diversity	Next 12mth Business Expectations = "Stronger"	Increase in FT Hiring Expectations	Overall State of Business = "Good"	Cost of Local Government a Concern	Government Awareness of Small Business = "Good"	Regulation & Paper Burden a Concern	Local Property Tax Gap (4)	Bizpal
		%	per 100	%	% deviation from average	% response	% response	% response	% response	% response	% response	Commercial rate / Residential rate	1 = Yes
New Glasgow (N.S.)	CA	0.03	3.17	4.61	4.73	29	29	57	38	34	79	2.418	1
Norfolk (Ont.)	CA	0.03	3.77	2.36	19.76	40	12	17	54	13	68	2.624	1
North Bay (Ont.)	CA	-0.24	3.32	4.82	6.38	33	17	38	38	14	52	2.418	0
Orillia (Ont.)	CA	0.02	4.39	6.90	2.37	59	6	18	33	11	70	2.407	1
Oshawa (Ont.)	CMA	0.02	2.80	4.58	4.18	40	18	25	33	5	55	2.041	1
Ottawa CMA (2)		0.05	4.15	4.86	10.85	41	15	35	56	6	68	2.705	1
Owen Sound (Ont.)	CA	0.05	3.42	6.90	2.98	49	14	38	64	1	99	2.863	1
Parksville (B.C.)	CA	0.07	5.85	9.30	0.44	44	0	17	69	3	63	2.717	1
Penticton (B.C.)	CA	0.24	5.42	9.30	4.55	43	10	30	77	8	83	2.273	1
Peterborough (Ont.)	CMA	0.06	3.58	4.02	0.65	44	12	33	63	4	69	2.575	0
Port Alberni (B.C.)	CA	0.03	3.87	9.30	11.27	71	14	29	53	4	47	2.308	1
Prince Albert (Sask.)	CA	0.22	3.82	4.41	3.80	58	16	42	37	27	54	2.186	1
Prince George (B.C.)	CA	-0.03	4.61	4.29	3.05	63	20	38	63	5	58	2.156	1
Québec (Que.) †	CMA	0.16	4.16	4.27	5.87	51	20	57	38	6	78	2.720	0
Red Deer (Alta.)	CA	0.15	7.51	6.12	9.03	73	15	35	37	13	69	1.949	1
Regina (Sask.)	CMA	0.21	4.63	5.64	6.53	51	30	69	21	13	57	1.907	1
Rimouski (Que.)	CA	0.13	4.23	3.81	8.18	67	29	69	0	9	79	1.870	0
Rouyn-Noranda (Que.)	CA	0.06	3.67	2.60	3.02	63	41	69	0	24	86	2.320	0
Saguenay (Que.)	CMA	0.01	3.16	3.63	2.41	54	18	64	41	10	86	2.370	0
Saint John (N.B.)	CMA	0.13	3.96	4.84	2.01	34	5	41	41	5	71	2.250	1
Saint-Georges (Que.)	CA	0.32	5.68	7.00	14.22	24	10	40	4	30	93	1.380	0
Saint-Hyacinthe (Que.)	CA	0.15	5.35	7.00	8.35	60	11	69	44	5	77	2.090	0
Saint-Jean-sur-Richelieu (Que.)	CA	0.04	3.83	5.42	5.17	30	10	60	15	30	77	2.070	0
Salaberry-de-Valleyfield (Que.)	CA	0.04	3.61	7.00	8.54	60	20	69	12	4	57	2.230	0
Sarnia (Ont.)	CA	-0.02	3.32	1.70	5.90	30	4	27	77	6	83	2.442	0
Saskatoon (Sask.)	CMA	0.19	5.33	5.19	0.56	53	19	65	35	27	58	1.806	1
Sault Ste. Marie (Ont.)	CA	0.09	2.90	1.98	1.29	45	11	26	17	5	50	2.324	1
Sept-Îles (Que.)	CA	0.05	3.72	3.97	3.35	73	33	67	29	0	86	2.390	0
Shawinigan (Que.)	CA	-0.01	3.12	3.04	7.05	33	0	67	20	9	63	1.750	0
Sherbrooke (Que.)	CMA	0.10	4.22	4.73	3.08	58	12	56	38	7	78	1.910	0
Sorel-Tracy (Que.)	CA	0.02	3.25	7.00	11.37	25	13	50	5	0	42	2.160	0
St. Catharines - Niagara (Ont.)	CMA	-0.02	3.62	5.26	2.06	41	9	31	63	6	75	2.377	1
St. John's (N.L.)	CMA	0.03	4.38	4.36	6.99	58	24	55	16	1	66	2.435	1
Stratford (Ont.)	CA	0.02	4.52	6.90	9.61	35	12	43	63	10	78	2.858	1
Thetford Mines (Que.)	CA	0.04	4.52	7.00	8.93	18	0	17	25	13	90	1.640	0
Thunder Bay (Ont.)	CMA	-0.08	3.62	3.90	3.58	49	21	48	34	8	53	2.940	1
Timmins (Ont.)	CA	0.01	3.30	6.90	5.76	42	27	58	81	3	84	2.200	1
Toronto CSD (1)		-0.02	6.22	6.90	3.50	53	14	33	67	2	64	4.250	1
Toronto Rest of CMA (1)		-0.02	6.22	6.90	1.65	51	16	31	39	12	70	2.194	0
Trois-Rivières (Que.)	CMA	0.12	3.77	4.26	4.19	44	17	68	23	12	68	1.590	0
Truro (N.S.)	CA	-0.15	3.58	4.60	4.24	44	0	38	37	1	88	2.523	1
Val-d'Or (Que.)	CA	-0.04	4.35	2.82	4.42	25	0	50	1	22	88	1.690	0
Vancouver CSD (1)		0.17	6.55	7.44	7.79	50	11	27	61	2	49	4.382	1
Vancouver Rest of CMA (1)		0.17	6.55	7.44	2.37	52	18	35	66	7	64	3.726	0
Vernon (B.C.)	CA	0.23	5.99	6.72	4.97	44	13	38	72	10	73	2.727	1
Victoria (B.C.) †	CMA	0.13	5.56	7.57	8.20	50	15	35	76	7	58	3.567	1
Victoria (B.C.)	CA	0.13	5.39	7.00	11.78	45	0	36	9	7	54	1.460	0
Windsor (Ont.)	CMA	0.00	3.55	5.33	9.52	55	14	34	52	6	58	2.601	1
Winnipeg (Man.)	CMA	0.05	3.99	3.86	2.45	55	19	43	52	8	67	2.380	1
Wood Buffalo (Alta.)	CA	0.29	4.18	11.80	25.42	73	38	63	26	3	74	2.245	1
Woodstock (Ont.)	CA	-0.06	4.32	6.90	12.16	62	13	33	75	8	82	2.713	0

Notes:

- 1) For Montreal, Toronto, and Vancouver, CMA data for Net Business Start-ups, Businesses per Capita, and Self-employment Intensity were applied to city cores and outskirts.
- 2) For Ottawa and Gatineau, Ottawa-Gatineau CMA data for Net Business Start-ups and Businesses per Capita were applied.
- 3) A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the urban core. A CA must have an urban core population of at least 10,000. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. Source: Statistics Canada.
- 4) The total property tax rates used include municipal, education, and other applicable levies.